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NH Insurance Department Issues Guidance to Health Insurers on Provider Credentialing

CONCORD, NH – Commissioner Chris Nicolopoulos has issued guidance reminding health insurers of their responsibilities regarding provider credentialing, the process by which insurance companies ensure the providers in their network meet certain criteria and qualifications. The Department has been made aware that some providers are experiencing significant delays with the credentialing process.

“It is critical that Granite Staters have appropriate access to providers in their networks – particularly those offering mental health and substance use disorder services,” said Governor Chris Sununu. “I applaud the Department in taking action to clarify the obligations insurance companies have under the law to be responsive to the provider community attempting to join their networks.”

Health insurance companies are required by law to have written policies and procedures for credentialing verification. The credentialing process must be finalized within 30 days of receipt of a complete application for a primary care provider and 45 days for a specialist. If the provider submits an incomplete application, the health insurer must notify the health care provider of any deficiencies within 15 business days of receiving a credentialing application.

“Health insurance companies are strongly encouraged to work closely with health care providers to ensure the credentialing process can take place in a timely manner within the statutory time period,” said Commissioner Chris Nicolopoulos. “The credentialing process should not be a bottleneck to patients trying to gain access to care, and the goal of our law is to prevent that from occurring.”

Any health care providers that are experiencing difficulties with an insurer’s credentialing process are encouraged to file a complaint with the Department’s Consumer Services Division using the [Health Care Provider Complaint Form](#).

“I encourage any health care providers who are experiencing issues with credentialing to reach out to our Consumer Services Division and file a complaint,” said Deputy Commissioner D.J. Bettencourt. “This is the best way for the Department to track what issues may be impacting providers and networks for health insurance members. We always consider this information and any developing trends when deciding whether regulatory action may be necessary.”

The New Hampshire Insurance Department Can Help

The New Hampshire Insurance Department’s mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit www.nh.gov/insurance.

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